



Senate Bill No. 1178  
March 9, 2023

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**Dear Members of the Labor and Public Employees Committee of the Connecticut General Assembly:**

The Student Loan Fund is a CT borrower-led grassroots nonprofit organization fighting for racial and economic justice and committed to reconstructing the predatory lending systems and practices negatively impacting us, our families, and our communities. We work to cancel student debt, make colleges and universities free, and fight for student loan borrowers' rights. SLF is proud to submit our support for Senate Bill No. 1178: An Act Expanding Connecticut Paid Sick Days.

Student loan borrowers across the state are also employees who are often not eligible for paid sick days. With over 88% of workers in Connecticut not guaranteed paid sick days under the current law, student loan borrowers and workers in many sectors are having to ignore their health or the health of their families or forgo their ability to pay the rent, their childcare, student loans, and other essential expenses. Missing even a single day of work could place borrowers in financially vulnerable situations, particularly when the increasing costs of rent, essential utilities, and daily living expenses are compounded by the student debt crisis. Lost wages can equal an entire budget for groceries, gas, utilities, rent, mortgage payments, student debt payments, or childcare.

This is particularly important for women, who hold 58% of all student debt, with the highest student debt among Black women. According to the report *Identifying Barriers and Opportunities for Improving Women's Financial Health*, among those with household student debt, one in three women say they are "very concerned" about their ability to pay off debt, compared with one in five men (33% versus 18%). The report also states that 64 percent of women studied report challenges meeting household expenses in the last 12 months, compared with 57 percent of men.

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As a result, a more robust paid sick time law that covers all workers and increases the number of paid sick time hours workers accrue and use per year from 40 to 80 hours is essential. Expanding paid sick time provides economic security for workers who might otherwise lose income if they have to take time off from work. Connecticut families and communities should not have to choose between health and living expenses. When employees don't have access to paid sick days, an illness like the flu or having to care for a sick child can lead to a loss of income or even jeopardize their job security. Implementing paid sick days policies can offer workers a safety net, protecting their economic stability and contributing to their community's overall health and welfare. By providing Paid Sick Days to all workers, we can create a more just and equitable society where workers can address their health needs without sacrificing financial stability.

SLF strongly supports the expansion of paid sick days in our state. I hope the Committee and Connecticut lawmakers vote favorably this year to strengthen Connecticut's paid sick leave law.

Thank you for your time,

Cristher Estrada -Perez  
Executive Director  
Student Loan Fund

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